

Rural Business and Cooperative Programs

Business development creates job opportunities that help rural communities attract and retain skilled workers. We provide capital, technical support, educational opportunities, and entrepreneurial skills for rural residents to start and grow businesses. Energy programs help rural small businesses and agricultural producers make their operations more energy efficient and support production of renewable energy. We also help people start cooperative businesses or improve existing ones through education, research, technical assistance, and funding.

Major programs:

- **Business and Industry Loan Guarantees:** Provides financial backing to start or expand rural businesses. Loans are made by participating local lenders and guaranteed by USDA.
- **Intermediary Relending Program:** Loans to local intermediaries that re-lend to businesses and for community development projects.
- **Rural Businesses Development Grants:** Technical assistance and training, such as project planning and feasibility studies, to help small and emerging businesses.
- **Rural Energy for America Program:** Loan guarantees and grants to agricultural producers and rural small businesses to buy or install renewable energy systems or make energy-efficiency improvements.
- **Value-Added Producer Grants:** Help farmers and ranchers add value to their products through new processing methods, or tap into new markets, to increase their income.

For More Information

At USDA Rural Development, we have more than 40 loan, grant, and technical assistance programs to support economic development needs in rural communities. Many programs give a priority for funding to very small communities, underserved groups, and economically distressed areas.

Assistance under these programs is available to applicants in areas designated as “rural.” Under law, the definition of “rural area” is different for each program.

Information on all USDA Rural Development programs is available online or from the office serving your area.

www.rd.usda.gov
1 (800) 670-6553 (toll free)

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Help for Rural Americans



From USDA Rural Development

USDA Rural Development offers financial and technical assistance to increase economic opportunity and improve the quality of life in rural America. As the lead Federal agency for rural development needs, we help rural communities grow and prosper. We work with communities to build and improve:

- Housing
- Business start-up or expansion
- Cooperatives
- Job access
- Renewable energy systems
- Health clinics
- Essential community facilities
- Schools
- Water and wastewater systems
- Electric and telecommunications services
- Local foods systems
- And more

We partner with community leaders; developers; State, local and Tribal governments; private and nonprofit organizations; user-owned cooperatives; and a nationwide network of participating lenders to multiply local investments and target more resources to rural people and communities.

Rural Housing Programs

Safe, affordable housing is essential to help rural communities thrive. We offer affordable loans, loan guarantees, grants, and technical assistance to help people buy, build, or repair their homes and to build, repair, or renovate rural rental housing facilities.

Major programs:

- **Single-Family Housing Loans:** Direct loans and loan guarantees to buy an existing home, to build a new home, or to buy and prepare a lot for new construction. Help is also available to refinance an existing home. We partner with lenders to provide the most affordable mortgage options for loan guarantees.
- **Home Repair Program:** Loans for home repairs or to improve or modernize a home for families and individuals with limited income. For seniors age 62 and over who cannot afford a loan, grant funds are available to remove health and safety hazards.
- **Multi-Family Housing Loans:** Direct loans and loan guarantees to finance rental housing complexes for rural families, seniors, and people with disabilities at affordable rents. Some tenants may receive rental assistance to help with monthly rent payments. USDA partners with participating local private-sector lenders for loan guarantees.
- **Farm Worker Housing:** Financing options to develop affordable housing for year-round, migrant, or seasonal domestic farm workers.



Rural Community Programs

We offer help to make your community a better place to live. Assistance includes long-term fixed-rate financing for projects to improve infrastructure, support public health and safety, or promote economic development. We can help you build libraries, child-care facilities, schools, and other essential community facilities. We also provide funding to extend and improve water, waste water, and solid waste disposal systems in rural areas.

Major programs:

- **Community Facilities Loans and Grants:** Direct and guaranteed loans for essential facilities, and grants for very small, lower income rural communities based on need.
- **Water and Waste Disposal Loans and Grants:** Funding for drinking water systems, sewer systems and solid waste disposal, and storm water drainage to households and businesses in rural areas.

Rural Utilities Programs

We help rural communities build or improve infrastructure systems, including water and waste treatment, electric power, and telecommunications services such as high-speed broadband Internet access.

Major programs:

- **Electric Loans:** Financing for generation, transmission, and distribution facilities in rural areas, including smart-grid technologies. Loans are also available for residential, commercial, and industrial energy-efficiency and conservation projects.
- **Telecommunications Grants and Loans:** Financing for utilities to construct, maintain, improve, and expand telecommunications service, including broadband in rural areas.
- **Distance Learning and Telemedicine:** Funds telecommunications equipment to provide educational and healthcare services for rural communities.

